

CLAIMS

1. A method of communicating a message from a sender to a recipient in possession of a unique identifier by use of which the recipient can perform a transaction at a transaction terminal, the method comprising:
- 5 receiving the message from the sender, the message including a reference to the unique identifier;
- storing the message in a computer memory;
- detecting performance by the recipient of a transaction at the transaction terminal; and
- transmitting the message from the computer memory in which it is stored to the
- 10 transaction terminal for display to the recipient incidental to the transaction performed, the message being independent of the transaction performed.
2. The method of claim 1, further comprising:
- storing the unique identifier in a transaction token having memory therefor.
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3. The method of claim 2, further comprising:
- transmitting the unique identifier from the transaction terminal to a transaction processor in communication with the memory; and
- searching the memory for the message using the reference to unique identifier to find
- 20 the message.
4. The method of claim 3, wherein the unique identifier is a transaction card number.
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5. The method of claim 2, further comprising:
- transmitting a limited use identifier mapped to the unique identifier from the transaction terminal to a transaction processor in communication with the memory;
- determining, by a reverse mapping, the unique identifier; and
- searching the memory for the message using the unique identifier to find the message.
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6. The method of claim 1, wherein receiving further comprises:
- receiving input to a computer through a browser interface.

7. The method of claim 6, wherein the reference to the unique identifier includes a name by which the recipient is known.

8. The method of claim 1, wherein the reference to the unique identifier is an e-mail address.

9. A computer-implemented method of enhancing financial transaction services, the method comprising:

providing a computer network including a transaction terminal through which financial transactions are communicated;

communicating a message from a sender to a recipient through the computer network, wherein the message is transmitted to the recipient through the transaction terminal incidental to performance by the recipient of a financial transaction.

10. A method of communicating a message from a sender to a recipient in possession of a unique identifier by use of which the recipient can perform a transaction at a transaction terminal, the method comprising:

receiving the message from the sender, the message including a reference to the unique identifier;

storing the message in a computer memory;

detecting performance by the recipient of a transaction at the transaction terminal;

transmitting the message from the computer memory in which it is stored to a message retrieval system accessible by dialing a telephone number; and

transmitting the telephone number for the message retrieval system to which the message has been transmitted to the transaction terminal for display to the recipient incidental to the transaction performed.

11. The method of claim 10, further comprising:

storing the unique identifier in a transaction token having memory therefor.

12. The method of claim 11, further comprising:

transmitting the unique identifier from the transaction terminal to a transaction processor in communication with the memory; and

searching the memory for the message using the reference to unique identifier to find the message.

13. The method of claim 12, wherein the unique identifier is a transaction card
5 number.

14. The method of claim 11, further comprising:
transmitting a limited use identifier mapped to the unique identifier from the
transaction terminal to a transaction processor in communication with the memory;
10 determining, by a reverse mapping, the unique identifier; and
searching the memory for the message using the unique identifier to find the message.

15. The method of claim 10, wherein receiving further comprises:
receiving input to a computer through a browser interface.

15 16. The method of claim 15, wherein the reference to the unique identifier
includes a name by which the recipient is known.

17. The method of claim 10, wherein the reference to the unique identifier is an e-
20 mail address.

18. Apparatus for communicating a message from a sender to recipient in
possession of a unique identifier by use of which the recipient can perform a transaction at a
transaction terminal, the apparatus comprising:

25 a first communication network;
a second communication network including a transaction terminal;
a computer memory;
one or more processors collectively executing a sequence of instructions defining
functions of:
30 receiving the message over the first communication network;
storing the message in the memory;
detecting performance by the recipient of a transaction at the transaction terminal; and
transmitting the message over the second communication network.